

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-14. (canceled).

Claim 15. (currently amended) An electronic payment method for paying for merchandise or a service offered by a vendor and ordered by a purchaser over a network, which is one of a data network and a telecommunications network, using a prepaid electronic credit, substantially in real time, over the network, the method comprising the steps of:

transmitting a transfer signal by a first mobile radio terminal associated with a purchaser, said mobile radio terminal being operatively connected to said network, and said transfer signal being transmitted to an application server;

transferring, in response to the transfer signal transmitted by the first mobile radio terminal, a predetermined credit sum required for paying for the merchandise or the service to an electronic interim account belonging to the purchaser, wherein said predetermined credit sum is stored on an account management server as a prepaid card of the network; and

transferring, after intervening transfer by a debit signal, the credit sum to an electronic target account belonging to the vendor, or to at least one account management server.

Claim 16. (currently amended) An electronic payment method as claimed in claim 15, the method further comprising the steps of:

managing the prepaid electronic credit on a credit management server in the network; and  
implementing ~~a piece of~~ credit transfer software on an application server in the network.

Claim 17. (currently amended) An electronic payment method as claimed in claim 15, the method further comprising the step of:

managing the electronic interim account on ~~an~~ the account management server in the network.

Claim 18. (currently amended) An electronic payment method as claimed in claim 17, the method further comprising the step of:

managing the electronic target account on ~~an~~the account management server in the network, which is the same account management server that manages the interim account.

Claim 19. (previously presented) An electronic payment method as claimed in claim 16, the method further comprising the steps of:

setting up a connection between the first terminal and the application server after the merchandise or service has been ordered and automatically in response to an acknowledgement signal fixing the order;

transferring to the application server, after the connection has been set up, an account identifier for the target account of the vendor, at least one of an authentication code and an account identifier for the interim account, a credit identifier for the prepaid credit of the purchaser, and the predetermined credit sum;

checking all data received on the application server;

transferring the credit sum, if the result of the check is positive, from the prepaid credit to the interim account of the purchaser and from the purchaser onward to the target account of the vendor; and

creating a log record of the transfer operations.

Claim 20. (previously presented) An electronic payment method as claimed in claim 19, wherein the method is carried out as a combined mobile radio and data transfer, entries by the vendor being made in the form of one of keyboard and voice entries on a mobile radio terminal under menu guidance provided by the application server.

Claim 21. (previously presented) An electronic payment method as claimed in claim 19, the method further comprising the step of:

transmitting a respective acknowledgment signal about completion of the electronic transaction to the purchaser and to the vendor after a transfer has been made.

Claim 22. (previously presented) An electronic payment method as claimed in claim 15, the method further comprising the step of:

providing the electronic interim account of the purchaser within a context of a subscription to a shopping service and with an operator of an account management server, wherein the purchaser is allocated an authentication code.

Claim 23. (previously presented) An electronic payment method as claimed in claim 22, wherein the allocated authentication code simultaneously represents a credit identifier for the prepaid credit and an account identifier for the interim account.

Claim 24. (currently amended) A data transmission system for paying for merchandise or a service offered by a vendor and ordered by a purchaser over a network, which is one of a data network and a telecommunications network, using a prepaid electronic credit, substantially in real time, over the network, the system comprising:

a credit memory, managed on a credit management server, for storing the prepaid electronic credit;

an interim account memory on an account management server;

a target account memory on one of the account management server and a further account management server;

an application server having credit transfer software implemented thereon;

a first terminal associated with a purchaser for entering credit and account identifiers and a payment initiation signal; and

a network connection between the first terminal, the credit management server, one of the account management server and the further account management server, and the application server for implementing a data transfer process therebetween, and for implementing an electronic transfer, wherein the first terminal is a mobile radio terminal connected to a mobile radio network, and the prepaid credit is stored on a prepaid card of the mobile radio network..

Claim 25. (canceled)

Claim 26. (previously presented) A data transmission system as claimed in claim 24, further comprising:

a second data terminal associated with the vendor, which is connected to the network directly or via a telephone land line network, for receiving the payment initiation signal and, optionally, an acknowledgement signal about the completion of the electronic payment operation.

Claim 27. (previously presented) A data transmission system as claimed in claim 24, wherein the application server has an authentication code memory and a comparator unit, connected at an input, for comparing an authentication code, received from the first terminal, with a stored authentication code and for outputting an enable signal for the payment operation if there is a match between the authentication code received from the first terminal and the stored authentication code.

Claim 28. (previously presented) A data transmission system as claimed in claim 27, wherein the application server has a decoding unit for obtaining at least one of a credit and an account identifier for one of the prepaid electronic credit and the interim account from the authentication code.